

AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph beginning on page 1, line 13, as follows.

This application is a continuation of U.S. Patent Application 08/928,851 filed September 12, 1997, entitled "System and Method for Detecting and Managing Fraud", now U.S. Patent 6,601,048, which [is a continuation of U.S. Patent Application 08/426, 256 filed April 21, 1995, now U.S. Patent 5,854,834, issued December 29, 1998, entitled "Network Information Concentrator"] has a common assignee and inventorship to the present application, and which [the above noted patent application,] is incorporated by reference in its entirety.